Case 05-52802 Doc 1 Filed 10/13/05 UNITED STATES BANKRIPHCY Northern District of Illinois, Eastern	Entered 10/13/05 16:47:17 Desc Main Cage 1 of 46 NOLUNTARY PETITION On Division				
Name of Debtor (if individual, enter Last, First, Middle): COHEN, MARCUS LEWIS	Name of Joint Debtor (Last, First, Middle): COHEN, NANCY EILEEN				
All Other Names Used by the Debtor in the last 6 years (include married, maiden, and trade names): MARK COHEN	All Other Names Used by the Joint Debtor in the last 6 years (include married, maiden, and trade names):				
Last four digits of Soc. Sec. No. / Complete EIN or Tax I.D. No. (if more than one, state all): 4046	Last four digits of Soc. Sec. No. / Complete EIN or Tax I.D. No. (if more than one, state all): 1004				
Street Address of Debtor (including zip code): 1755 LAKE COOK ROAD #321 HIGHLAND PARK, IL 60035	Street Address of Joint Debtor (including zip code): 1755 LAKE COOK ROAD #321 HIGHLAND PARK, IL 60035				
County of Residence or Principal Place of Business: LAKE	County of Residence or Principal Place of Business: LAKE				
Mailing Address of Debtor (if different from street address): Mailing Address of Debtor (if different from street address):					
Location of Principal Assets of Business Debtor (if different from street address):					
Venue (Check any applicable box) ✓ Debtor has been domiciled or has had a residence, principal place of busin preceding the date of this petition or for a longer part of such 180 days than in a ☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or	any other District.				
Type of Debtor (Check all boxes that apply) Individual(s) Railroad Corporation Stockbroker Partnership Commodity Broker Other	Chapter or Section of Bankruptcy Code Under Which the Petition is Filed (Check one box) Chapter 7				
Nature of Debts (Check one box) ☑ Consumer/Non-Business ☐ Business	Filing Fee (Check one box)				
Chapter 11 Small Business (Check all boxes that apply) ☐ Debtor is a small business as defined in 11 U.S.C. § 101 ☐ Debtor is and elects to be considered a small business under ☐ Debtor is and elects to be considered a small business under ☐ U.S.C. § 1121(e) (Optional) ☐ Filing Fee to be paid in installments (Applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form.					
Statistical/Administrative Information (Estimates only) Debtor estimates that funds will be available for distribution to unsecured Debtor estimates that, after any exempt property is excluded and administration be no funds available for distribution to unsecured creditors.					
Estimated Number of Creditors 1-15 🖾 16-49 🔲 50-99 🔲 100-199 🔲 200-999	□ 1000-over				
Estimated Assets \$0 to \$50,001 to \$100,001 to \$500,001 to \$1,000,001 to \$10,000,000 \$50,000 \$100,000 \$500,000 \$1 million \$10 million \$50 million \[\begin{array}{c c c c c c c c c c c c c c c c c c c					
Estimated Debts \$0 to \$50,001 to \$100,001 to \$500,001 to \$1,000,001 to \$10,000,00 \$50,000 \$100,000 \$500,000 \$1 million \$10 million \$50 million					

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VOLUNTARY PETITIONDocument	Page 2 01 46 COHEN, NANC	Y EILEEN				
Prior Bankruptcy Case Filed Within Last 6 Years						
Location Where Filed:	Case Number:	Date Filed:				
Pending Bankruptcy Case Filed by any Spouse	, Partner or Affiliate of this Debto	r				
Name of Debtor:	Case Number:	Date Filed:				
District:	Relationship:	Judge:				
SIGNA	ATURES					
Signature(s) of Debtor(s) (Individual/Joint)	Exhibit	A				
I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under Chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed	(To be completed if debtor is required to 10K and 10Q) with the Securities and Ex Section 13 or 15(d) of the Securities Excl relief under chapter 11) Exhibit A is attached and made a page.	change Commission pursuant to nange Act of 1934 and is requesting				
under chapter 7. I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Exhibit (To be completed if debtor is an individuconsumer debts) I, the attorney for the petitioner named in	al whose debts are primarily the foregoing petition, declare				
/s/ Marcus Cohen 10- 9-2005	that I have informed the petitioner that [h chapter 7, 11, 12, or 13 of title 11, United					
Signature of Debtor Date	explained the relief available under each					
	/s/ Donald J. Cosley	10- 9-2005				
/s/ Nancy Cohen 10- 9-2005	Signature of Attorney	Date				
Signature of Co-Debtor Date Signature of Attorney /s/ Donald J. Cosley	Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No					
Signature of Attorney	Signature of Non-Attorney	Petition Preparer				
State Bar Member Number: 6224715	I certify that I am a bankruptcy petition p § 110, that I prepared this document for c provided the debtor with a copy of this do	ompensation, and that I have				
10- 9-2005						
Date	Printed Name of Bankruptcy Petit	ion Preparer				
Street Address: 1931 ROHLWING ROAD SUITE #C ROLLING MEADOWS, IL 60008 Telephone Number: 847-253-3100	Social Security Number					
Signature of Debtor (Corporation/Partnership)	Names and Social Security numbers of al prepared or assisted in preparing this doc					
I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.	If more than one person prepared this doc additional sheets conforming to the appropach person.	cument, attach				
Signature of Authorized Individual Date						
Printed Name of Authorized Individual	Signature of Bankruptcy Petitio A bankruptcy petition preparer's failure to of title 11 and the Federal Rules of Bankr	comply with the provisions				
Title of Authorized Individual	in fines or imprisionment or both 11 U.S.	C. § 110; 18 U.S.C. § 156.				

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In re:

Debtor

(if known)

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois, Eastern Division

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$0.00		
B - Personal Property	Yes	5	\$9700.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		\$10239.00	
E - Creditors Holding Unsecured Priority Claims	Yes	1		\$.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	11		\$177433.62	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$4,037.92
J - Current Expenditures of Individual Debtor(s)	Yes	1			\$3,836.00
Total Number of Sheets of ALL Schedules		24			
		Total Assets	\$9,700.00		
			Total Liabilities	\$187,672.62	

Case 05-52802 Doc 1 Filed 10/13/05 Entered 10/13/05 16:47:17 Desc Main **SUMDMARY INFORMATION SHEET**

Please Carefully and Accurately Complete the Following

Do ASSETS require the immediate protection/att	e?		Yes	⊠ No	
Has anyone received any compensation for service	case?	\boxtimes	Yes	☐ No	
HEARING SITE BEING REQUESTED:					CHAPTER: 7
Is this a Pro Se Case?	☐ Yes	⊠ No			
is this a Pro Se Case?	res	⊠ N0			
Is this a Split Case?	⊠ Yes	□ No			
County Code Number:					
Debtors Name: MARCUS AND NANCY COHE	EN				
Non-filing spouse's name:					
Address: 1755 LAKE COOK ROAD #321 HIGHLAND PARK, IL 60035					
Non-filing spouse's social security number:	Non-filing spouse's social security number:				
Primary attorney phone number: 847-253-3100					

DEBTOR ACKNOWLEDGEMENT

THE UNDERSIGNED DEBTORS, being full advised, do hereby acknowledge as follows:

- 1. They have read their bankruptcy petition and schedules and exhibits and the same are true to the best of their knowledge and belief under penalties of perjury.
- 2. To the best of their knowledge, they have listed all their assets as shown on Schedules A and B and they have reviewed these schedules thoroughly.
- 3. They understand that in the event they become entitled to an inheritance or life insurance proceeds within 180 days after filing bankruptcy, that this would be an asset of the bankruptcy estate.
- 4. If the debtor is filing singularly but is married, in the event the debtor receives a marital property settlement within 180 days after filing bankruptcy, that this too is an asset of the bankruptcy estate.
- 5. Have either of the debtor transferred property over \$1,000 in value, at any one time, without adequate consideration, within 4 years prior to filing bankruptcy?

If yes, to whom, when, and what was the value of the property?

- 6. If you have a land contract for real estate or a Uniform Commercial Code UCC Financing Statement filed against you, please bring a copy of the recorded document to the 341 hearing.
- 7. If you own an automobile, mobile home or boat and the item is worth more than \$3,000, and if their is a lien on this item, please bring the title to the 341 meeting, or other evidence of lien perfection.
- 8. Do you have any claims pending or contemplated against anyone or any entity?

(Note if you fail to advise me of this, it is possible you will not be entitled to pursue any such claims!)

If yes, explain:

The Undersigned understand the above.

/s/ Marcus Cohen	10- 9-2005	/s/ Nancy Cohen	10- 9-2005
Signature of Debtor	Date	Signature of Co-Debtor	Date

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Signature of Joint Debtor (if any)

Debtor

Date

(if known)

DECLARATION CONCERNING DEBTOR(S) SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 25 sheets (total shown on summary page plus 1), and that they are true and correct to the best of my knowledge, information, and belief.

	/s/ Marcus Cohen
Date	Signature of Debtor
10- 9-2005	/s/ Nancy Cohen
Date	Signature of Co-Debtor
	* * * * *
DECLARATION UNDER PENALTY OF PER	RJURY ON BEHALF OF CORPORATION OR PARTNERSHIF
	of the corporation or a member or an authorized agent of the
	s debtor in this case, declare under penalty of perjury that I
	ting of [total shown on summary page plus 1] sheets, and that
ney are true and correct to the best of my knowledge, in	iformation, and belief.

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In re:	COHEN, MARC	CUS AND N	ANQYocun	nent

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Debtor

(if known)

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint or Community". If the debtor holds no interest in real property, write "None" under "Description and Location of Property".

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim".

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property Without Deducting Any Secured Claim or Exemption	Amount of Secured Claim
NONE				
NONE				

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Debtor

(if known)

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "X" in the appropriate position in the column labeled "None". If additional space is needed in any category, attach a separate sheet properly identified with the same case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint or Community". If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and **Unexpired Leases.**

If the property is being held for the debtor by someone else, state the person's name and address under "Description and Location of Property".

Type of Property	None	Description and Location of Property	Husband. Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property Without Deducting Any Secured Claim or Exemption
1. Cash on hand.	\boxtimes			
2. Checking, savings or other financial accounts, CD's, or shares in banks, savings and loan, thrift, building and loan, and		BANK OF AMERICA CLEARWATER, FL CHECKING ACCOUNT	W	\$1,000.00
homestead associations, or credit unions, brokerage houses or cooperatives.				
3. Security deposits with public utilities, telephone companies, landlords, and others.	\boxtimes			
4. Household goods and furnishings, including audio, video, and computer equipment.		COUCH, TV, DRESSER, BEDROOM SET	J	\$500.00

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Debtor (if known) Husband. Wife, Joint, or Community Current Market Value of Debtor's Interest in Property Without **Deducting Any Secured** Claim or Exemption Type of Property Description and Location of Property \boxtimes 5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles. 6. Wearing apparel. NORMAL & ORDINARY J \$200.00 \boxtimes 7. Furs and jewelry. \boxtimes 8. Firearms and sports, photographic, and other hobby equipment. 9. Interests in insurance policies. Name \boxtimes insurance company of each policy and itemize surrender or refund value of each. \boxtimes 10. Annuities. Itemize and name each issuer. \boxtimes 11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize. \boxtimes 12. Stock and interests in incorporated and unincorporated businesses. Itemize.

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Debtor (if known) Husband. Wife, Joint, or Community Current Market Value of Debtor's Interest in Property Without **Deducting Any Secured** Claim or Exemption Type of Property None Description and Location of Property \boxtimes 13. Interest in partnerships or joint ventures. Itemize. \boxtimes 14. Government and corporate bonds and other negotiable and non-negotiable instruments. \boxtimes 15. Accounts receivable. \boxtimes 16. Alimony, maintenance, support and property settlements to which the debtor is or may be entitled. Give particulars. 17. Other liquidated debts owing debtor \boxtimes including tax refunds. Give particulars. \boxtimes 18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property. \boxtimes 19. Contingent and noncontingent interests in estate of a decendant, death benefit plan, life insurance policy, or trust. \boxtimes 20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.

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Debtor (if known) Husband. Wife, Joint, or Community Current Market Value of Debtor's Interest in Property Without **Deducting Any Secured** Claim or Exemption Type of Property None Description and Location of Property \boxtimes 21. Patents, copyrights, and other intellectual property. Give particulars. \boxtimes 22. Licenses, franchises, and other general intangibles. Give particulars. 23. Automobiles, trucks, trailers, and other 2002 MITSUBISHI LANCER J \$8,000.00 vehicles and accessories. \boxtimes 24. Boats, motors, and accessories. 25. Aircraft and accessories. \boxtimes \boxtimes 26. Office equipment, furnishings, and supplies. \boxtimes 27. Machinery, fixtures, equipment, and supplies used in business. \boxtimes 28. Inventory.

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Deptor			(1)	i kilowii)
Type of Property	None	Description and Location of Property	Husband. Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property Without Deducting Any Secured Claim or Exemption
29. Animals.	\boxtimes			
30. Crops - growing or harvested. Give particulars.	\boxtimes			
31. Farming equipment and implements.	\boxtimes			
32. Farm supplies, chemicals, and feed.				
33. Other personal property of any kind not already listed, such as season tickets. Itemize.				
		Total		\$9,700.00

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(if known) **Debtor**

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under: (check o	ne box)
11 U.S.C. § 522(b)(1): Exemptions provided in 11 U.S.C. § 522(d).	Note: These exemptions are available only in certain states.

11 U.S.C. § 522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Market Value of Property Without Deducting Exemptions
BANK OF AMERICA CLEARWATER, FL CHECKING ACCOUNT	735-5/12-1001(b); In re Johnson, 57 B.R. 635 (N.D. Ill. 1986)	1000.00	\$1,000.00
COUCH, TV, DRESSER, BEDROOM SET	735-5/12-1001(b); In re Johnson, 57 B.R. 635 (N.D. Ill. 1986)	500.00	\$500.00
NORMAL & ORDINARY	735-5/12-1001(a)	200.00	\$200.00

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Debtor

(if known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and account number, if any, of all entities holding claims secured by property of the debtor as of the date of filing of the petition. List creditors holding all types of secured interests such as judgement liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Creditor's Name and Mailing Address Including Zip Code	Codebtor	Husband, Wife, Joint, or Community	Date Claim was Incurred, Nature of Lien, and Description and Market Value of Property Subject to Lien	Contingent	Unliquidated	Disputed	Amount of Claim Without Deducting Value of Collateral	Unsecured Portion, If Any
Account Number: 10005062423419001	П	J	2002 MITSUBISHI LANDER		П	П	\$10,239.00	
MITSUBISHI CREDIT 10805 HOLDER STREET STE. 300 CYRPESS, CA 90630		J	VALUE \$ \$8,000.00				φ10,237.00	
Account Number:	П		7 0,00000	П		П		
_Account Number:			_VALUE \$_					
			VALUE \$					
_Account Number:			VALUE \$					
	l		_ νπυσε φ		Subt	otal		
			(Total				\$10,239.00	
continuation sheets attached			(Use only	on la		otal ige)	\$10,239.00	

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In re:

(if known) **Debtor**

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name and mailing address, including zip code, and account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled Codebtor, include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)
Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2).
☐ Wages, salaries, and commissions
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4,300* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occured first, to the extend provided in 11 U.S.C. § 507(a)(3).
☐ Contributions to employee benefit plans
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
☐ Certain farmers and fishermen
Claims of certain farmers and fishermen, up to \$4,300* per farmer of fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).
☐ Deposits by individuals
Claims of individuals up to \$1,950* deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6).
Alimony, Maintenance, or Support
Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).
☐ Taxes and Certain Other Debts Owed to Governmental Units
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
☐ Commitments to Maintain the Capital of an Insured Depository Institution
Claims based on commitments to the FDIC, RTR, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).
* Amounts are subject to adjustment on April 1, 2004, and every three years thereafter with respect to cases commenced on or after the date of adjustment.
continuation chaots attached
continuation sheets attached

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n re:	COHEN, MARC	US

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Debtor

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and account number, if any, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled three columns.)

"Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules. Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

Creditor's Name and Mailing Address Including Zip Code	Codebtor	Husband, Wife, Joint, or Community	Date Claim was Incurred and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent	Unliquidated	Disputed	Amount of Claim
Account Number: 5424-1802-0508-7148 NCO FINANCIAL SYSTEMS, INC. 507 PRUDENTIAL ROAD HORSHAM, PA 19044			COLLECTION FOR CITIBANK				\$3,884.37
Account Number: 5003141421 NORTHSIDE HOSPITAL AND HEART INSTITUTE P.O. BOX 1021 LOUISVILLE, KY 40201			MEDICAL SERVICES				\$353.22
Account Number: 5003141421 NORTHSIDE HOSPITAL P.O. BOX 9800 PALM HARBOR, FL 34682			MEDICAL SERVICES				\$353.22
Account Number: 5839105482 BP AMOCO CITIBANK NA PROCESSING CENTER DES MOINES, IA 50360-6600			GASOLINE AND MISCELLANEOUS PURCHASES				\$834.04
	,	•	а	(Total of t	his p	Γotal	\$5,424.85

(Use only on last page)

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Creditor's Name and Mailing Address Including Zip Code	Codebtor	Husband, Wife, Joint, or Community	Date Claim was Incurred and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent	Unliquidated	Disputed	Amount of Claim
Account Number: 5839105482 PLAZA ASSOCIATES P.O. BOX 18008 NAUPPAUGE, NY 11788-8808			COLLECTION FOR BP AMOCO				\$834.04
Account Number: 0469217832 NCC/COMMONWEALTH FIN. SYSTEMS 120 N. KEYSER AVENUE SCRANTON, PA 18504			COLLECTION FOR AMERICAN ELECTRIC POWER				\$37.47
Account Number: 4436-0130-5083-8795 NATIONAL CITY BANK P.O. BOX 500 PORTAGE, MI 49081			MISCELLANEOUS PURCHASES				\$14,254.72
Account Number: 4436-0130-5083-8795			COLLECTION FOR NATIONAL CITY BANK				\$14,254.72
Account Number: 51763574-11 MARK SHALE 95 P.O. BOX 820109 PHILADELPHIA, PA 19182-0109							\$318.39
Account Number: 51763574-11 RAI CREDIT CORP. MITCHELL N. KAY PC 7 PENN PLAZA NEW YORK, NY 10001-3995			COLLECTION FOR MARK SHALE 95				\$318.39
Account Number: 7272999283020319							\$85.74
			(Total		_		\$30,103.47

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Creditor's Name and Mailing Address Including Zip Code	Codebtor	Husband, Wife, Joint, or Community	Date Claim was Incurred and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent	Unliquidated	Disputed	Amount of Claim
Account Number: 7272999283020319			COLLECTION FOR VERIZON	\Box	\Box	$\overline{}$	\$85.74
SOLOMON & SOLOMON COLUMBIA CIRCLE P.O. BOX 15019 ALBANY, NY 12212-5019			COLLECTION FOR VERIZON				\$63.74
Account Number: 41837 INTERCARE COMMUNITY HEALTH 50 INDUSTRIAL PARK DRIVE BANGOR, MI 49013-0130			MEDICAL SERVICES				\$183.20
Account Number: 34530 INTERCARE COMMUNITY HEALTH 50 INDUSTRIAL PARK DRIVE BANGOR, MI 49013-0130			MEDICAL SERVICES				\$253.00
Account Number: 6011-3006-4150-2263 DISCOVER FINANCIAL P.O. BOX 15316 WILMINGTON, DE 19850-5316			MISCELLANEOUS PURCHASES				\$6,287.00
Account Number: 48725202-13	\Box		COLLECTION FOR FIRST SELECT			\Box	\$5,139.58
FIRST SELECT DISCOVER CREDIGY SERVICES CORP. MITCHELL N. KAY PC 7 PENN PLAZA NEW YORK, NY 10001-3995			DISCOVER]	ψ3,137.30
Account Number: 4366-1110-1129-1635							\$6,223.46
SHERMAN ACQUISITION, LLP FINANCIAL RECOVER SERVICES, INC. P.O. BOX 385908 MINNEAPOLIS, MN 55438-5908							
Account Number: CG3C89474432096 MONOGRAM CREDIT CARD BANK FINANCIAL RECOVER SERVICES, INC. P.O. BOX 385908 MINNEAPOLIS, MN 55438-5908			COLLECTION AGENCY				\$540.56
			/T-1-1		Subt		\$18,712.54
			(Total	or tr	_	ige) otal	Ψ10,712.54
			(Use only	on la			

Case 05-52802 Doc 1 Filed 10/13/05 Entered 10/13/05 16:47:17 Desc Main COHEN, MARCUS AND NAN Document Page 19/0f 46 In re: (if known) **Debtor** Joint, Husband, Wife, or Community Unliquidated Contingent Codebtor Disputed Date Claim was Incurred and Creditor's Name and Mailing Address Consideration for Claim. If Claim is Including Zip Code Amount of Claim Subject to Setoff, so State. COLLECTION FOR FDS BANK/RETAIL Account Number: 47343207 \$714.66 FDS BANK/RETAIL VAN RU CREDIT CORP. 10024 SKOKIE BLVD. SUITE 2 SKOKIE, IL 60077-1109 MISCELLANEOUS PURCHASES \$582.73 Account Number: 4121-7415-2433-9624 CAPITAL ONE SERVICES 4851 COX ROAD #12038-0460 GLEN ALLEN, VA 23060 Account Number: 4121-7415-2433-9624 COLLECTION FOR CAPITAL ONE \$582.73 ARROW FINANCIAL SERVICES, LLC 5996 WEST TOUHY AVE. NILES, IL 60714-4610 COLLECTION FOR ASTA/FIRST CHICAGO \$7,294.44 Account Number: 4678000649847 ASSET ACCEPTANCE LLC P.O. BOX 2036 WARREN, MI 48090-2036 Account Number: 90080639287890 COLLECTION FOR RETAILER'S NAT'L \$471.14 TARGET STORE CHASE RECEIVABLES 1247 BROADWAY SONOMA, CA 95476 Account Number: 4388-6417-7813-2493 MISCELLANEOUS PURCHASES \$2,176.71 CAPITAL ONE BANK PROFESSIONAL CREDIT SERVICES P.O. BOX 13128 HAUPPAUGE, NY 11788-0563 Account Number: 5291-1521-2672-1691 MISCELLANEOUS PURCHASES \$688.09 CAPITAL ONE GOLD MASTERCARD

> Subtotal \$12,510.50 (Total of this page) Total (Use only on last page)

P.O. BOX 85015

RICHMOND, VA 23285-5015

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Creditor's Name and Mailing Address Including Zip Code	Codebtor	Husband, Wife, Joint, or Community	Date Claim was Incurred and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent	Unliquidated	Disputed	Amount of Claim
Account Number: 4121-7415-5243-39624 CAPITAL ONE P.O. BOX 85015 RICHMOND, VA 23285-5015			MISCELLANEOUS PURCHASES				\$439.77
Account Number: NCO FINANCIAL SYSTEMS P.O. BOX 2617, DEPT 64 GUASTI, CA 91743			COLLECTION FOR CAPITAL ONE				\$439.77
Account Number: 4366111011291635 SHERMAN ACQUISITIONS FINANCIAL RECOVERY SERVICES, INC. P.O. BOX 385908 MINNEAPOLIS, MN 55438-5908			COLLECTION FOR FIRST USA BANK				\$6,223.46
Account Number: CG3C89474432096 GE CAPITAL CARD FINANCIAL RECOVERY SERVICES P.O. BOX 385908 MINNEAPOLIS, MN 55438-5908			MISCELLANEOUS PURCHASES				\$540.56
Account Number: 30013921374510 RETAILERS NATIONAL BANK MARSHALL FIELDS 111 BOULDER INDUSTRIAL DRIVE BRIDGETON, MO 63044			MISCELLANEOUS PURCHASES				\$4,335.24
Account Number: 10020328881610 RETAILERS NATIONAL BANK MARSHALL FIELDS 111 BOULDER INDUSTRIAL DRIVE BRIDGETON, MO 63044			MISCELLANEOUS PURCHASES				\$7,195.51
Account Number: R0138211			MISCELLANEOUS PURCHASES				\$888.00
	•		(Total		•		\$20,062.31
			(Use only	on le	et no	ige)	

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In re:

Debtor			(if known)					
Creditor's Name and Mailing Address Including Zip Code	Codebtor	Husband, Wife, Joint, or Community	Date Claim was Incurred and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent	Unliquidated	Disputed	Amount of Claim	
Account Number: ARROW FINANCIAL SERVICES, LLC 21031 NETWORK PLACE CHICAGO, IL 60678-1031			COLLECTION FOR RETAILER'S NATIONAL BANK				\$12,418.75	
Account Number: LATHROP & GAGE LC 10851 MASTIN BLVD. SUITE 1000 OVERLAND PARK, KS 66210			COLLECTION FOR MAY COMPANY				\$988.45	
Account Number: 1953393452 ELDER BEERMAN STORES P.O. BOX 671 DAYTON, OH 45401-0671			MISCELLANEOUS PURCHASES				\$1,440.89	
Account Number: 1953393452 SANDFORD J. COHAN ATTORNEY AT LAW 2500 CORPORATE EXCHANGE DR. SUITE 151A COLUMBUS, OH 43231-7666			COLLECTION FOR ELDER BEERMAN				\$1,440.89	
Account Number: 7689201911 SAKS, INC. CARSON PIRIE SCOTT P.O. BOX 10327 JACKSON, MS 39289-0327			MISCELLANEOUS PURCHASES				\$1,780.48	
Account Number: 7689201911 CREDITORS DISCOUNT & AUDIT 331 FULTON STREET SUITE 535 PEORIA, IL 61602-1499			COLLECTION FOR SAKS, INC.				\$1,780.48	
Account Number: 006000000021022470			COLLECTION FOR SAKS FIFTH AVENUE				\$969.28	
			(Tota		_		\$20,819.22	
			(Use only	on la				

Case 05-52802 Doc 1 Filed 10/13/05 Entered 10/13/05 16:47:17 Desc Main COHEN, MARCUS AND NAN Document Page 22 of 46 In re: **Debtor** (if known)

Creditor's Name and Mailing Address Including Zip Code	Codebtor	Husband, Wife, Joint, or Community	Date Claim was Incurred and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent	Unliquidated	Disputed	Amount of Claim
			-	\vdash		$\overline{}$	
Account Number: 4734207 BLOOMINGDALE'S FDS BANK 9111 DUKE BLVD. MASON, OH 45040-8999			MISCELLANEOUS PURCHASES				\$714.66
Account Number: 4734207 VAN RU CREDIT CORP. 10024 SKOKIE BLVD. SUITE 2 SKOKIE, IL 60077-1109			COLLECTION FOR FDS BANK/RETAIL				\$714.66
Account Number: 0170668023840 CAPITAL MANAGEMENT SERVICES 726 EXCHANGE STREET SUITE 700 BUFFALO, NY 14210			COLLECTION FOR SEARS				\$777.89
Account Number: 775929 COH			MEDICAL SERVICES				\$96.00
Account Number: 110360_	П		COLLECTION FOR GATEWAY RADIOLOGY	П	П	П	\$60.00
NCO FINANCIAL SYSTEMS P.O. BOX 41421 DEPT. 33 PHILADELPHIA, PA 19101							\$00.00
Account Number: 4168-1000-1843-9156 FIRST SELECT P.O. BOX 660767 DALLAS, TX 75266-0767			MISCELLANEOUS PURCHASES				\$3,220.00
_Account Number: 6011-3006-4150-2263			MISCELLAENOUS PURCHASES				\$6,871.00
			(Total		Subtais pa		\$12,454.21
					T	otal	
			(Use only	on la	ist pa	ige)	

Case 05-52802 Doc 1 Filed 10/13/05 Entered 10/13/05 16:47:17 Desc Main COHEN, MARCUS AND NAN Document Page 23 of 46 In re:

(if known) **Debtor** Joint, Husband, Wife, J or Community Unliquidated Contingent Codebtor Disputed Date Claim was Incurred and Creditor's Name and Mailing Address Consideration for Claim. If Claim is Including Zip Code Amount of Claim Subject to Setoff, so State. MEDICAL SERVICES Account Number: 172787 \$52.25 LAKELAND MEDICAL CENTER ST. JOSEPH, MI 49085 MISCELLANEOUS PURCHASES \$966.87 Account Number: 372859478751000-D AMERICAN EXPRESS P.O. BOX 297812 FT. LAUDERDALE, FL 33329 Account Number: 372859478751000-D COLLECTION FOR AMERICAN EXPRESS \$996.87 MITCHELL N. KAY PC 7 PENN PLAZA NEW YORK, NY 10001-3995 Account Number: 1297809632 MISCELLANEOUS PURCHASES \$618.00 **JCPENNEY** P.O. BOX 981400 EL PASO, TX 79998-1206 Account Number: 6032-2032-9033-8986 MISCELLANEOUS PURCHASES \$959.00 WAL-MART P.O. BOX 981400 EL PASO, TX 79998-1206 Account Number: 134401469 COLLECTION FOR BANK ONE \$7,191.08 WOLFF & ABRAHAMSON, LLP 702 KING FARM BLVD. ROCKVILLE, MD 20850 Account Number: 5856373000019443 MISCELLANEOUS PURCHASES \$651.00 WFNNB-ANN TAYLOR P.O. BOX 182273 COLUMBUS, OH 43218-2273 Subtotal \$11,435.07 (Total of this page) Total

(Use only on last page)

Debtor

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(if known)

Creditor's Name and Mailing Address Including Zip Code	Codebtor	Husband, Wife, Joint, or Community	Date Claim was Incurred and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent	Unliquidated	Disputed	Amount of Claim
Account Number: 432682045165 FLEET BANK 301 ROCKERIMMON BLVD. COLORADO SPRINGS, CO 80919			MISCELLANEOUS PURCHASES				\$3,610.00
Account Number: 436611101303 CHASE BANK 800 BROOKSEDGE BLDVD. WESTERVILLE, OH 43081			MISCELLANEOUS PURCHASES				\$9,632.00
Account Number: 549035524639 MBNA AMERICA P.O. BOX 17054 WILMINGTON, DE 19884			MISCELLANEOUS PURCHASES				\$646.00
Account Number: 426428020512 MBNA AMERICA P.O. BOX 17054 WILMINGTON, DE 19884			MISCELLANEOUS PURCHASES				\$1,217.00
Account Number: 8510000000027 MMCA/CI 6150 OMNI PARK DRIVE MOBILE, AL 36609			MISCELLANEOUS PURCHASES				\$8,376.00
Account Number: 214954802 LORD & TAYLOR P.O. BOX 94873 CLEVELAND, OH 44101-4873			MISCELLANEOUS PURCHASES				\$650.00
Account Number: 5230011010066940 PORTFOLIO RECOVERY P.O. BOX 12914 NORFOLK, VA 23541			COLLECTIONS				\$7,094.60
	•	•	(Total				\$31,225.60
			(Use only	on le	et no	ige)	

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In re:

Debtor			-	(if k	now	n)	
Creditor's Name and Mailing Address Including Zip Code	Codebtor	Husband, Wife, Joint, or Community	Date Claim was Incurred and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent	Unliquidated	Disputed	Amount of Claim
Account Number: P17025542 ALLIED INTERSTATE 3000 CORPORATE EXHCHANGE DRIVE COLUMBUS, OH 43231			COLLECTION FOR CAPITAL ONE				\$2,975.00
Account Number: 0024021898406400001 ALLIED INTERSTATE P.O. BOX 361316 COLUMBUS, OH 43236			COLLECTION FOR VERIZON				\$301.63
Account Number: 6164283487917 TRUE LOGIC FIN. 7100 E. BELLEVIEW AVE STE. 308 INGLEWOOD, CO 80111-1634			COLLECTION FOR AMERITECH				\$237.02
Account Number: 4862-3624-9894-6683 CAPITAL ONE P.O. BOX 790216 ST. LOUIS, MO 63179-0216			MISCELLANEOUS PURCHASES				\$203.59
Account Number: 4388-6425-5758-3500 CAPITAL ONE P.O. BOX 790216 ST. LOUIS, MO 63179-0216			MISCELLANEOUS PURCHASES				\$441.12
Account Number: 0118585601 CARSON PIRIE SCOTT P.O. BOX 10327 JACKSON, MS 39289-0327			MISCELLANEOUS PURCHASES				\$500.00
Account Number: 5797451121			MISCELLANEOUS PURCHASES				\$500.00
			(T	otal of th	_	ige)	\$5,158.36
			(Use o	nly on la		otal ige)	

Case 05-52802 Doc 1 Filed 10/13/05 Entered 10/13/05 16:47:17 Desc Main COHEN, MARCUS AND NAN Document Page 26 of 46 In re: **Debtor** (if known) Husband, Wife, Joint, or Community Unliquidated Contingent Disputed Codebtor Date Claim was Incurred and Creditor's Name and Mailing Address Consideration for Claim. If Claim is Including Zip Code Amount of Claim Subject to Setoff, so State. Account Number: 4436013050838795 COLLECTION FOR NATIONAL CITY \$9,527.49 NEW CENTURY FIN. SVC. 2 RIDGEDALE AVENUE STE. 104 CEDAR KNOLLS, NJ 07927 Account Number: Account Number: Account Number: Account Number: Account Number: Account Number:

> Subtotal \$9,527.49 (Total of this page) Total \$177,433.62 (Use only on last page)

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Debtor (if known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests.

State nature of debtor's interest in contract, i.e. "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease.

Provide the names and complete mailing addresses of all other parties to each lease or contract described.

In re:

NOTE: A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.

Check this box if debtor has no executory contracts or unexpired leases. Description of Contract or Lease and Nature of Debtor's Interest. State Whether Lease is for Nonresidential Real Name and Mailing Address, Including Zip Code, Property. State Contract Number of Any Government of Other Parties to Lease or Contract Contract

ili ie.	COHEN, MARCUS AND NA Debtor	an Document	Page 28 of 46	known)
In re:			Entered 10/13/05 16:47:17	Desc Main

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. In community property states, a married debtor not filing a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the six years immediately preceding the commencement of this case.

e and Mailing Address of Codebtor	Name and Mailing Address of Creditor	

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Debtor (if known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

Debtor's Marital	DEPENDENTS OF DEBTOR AND SPOUSE								
Status: MARRIED	NAMES	AGE	RELATION	NSHIP					
Employment:	DEBTOR			SPOUSE					
Occupation	PROJECT MANAGER	CLIEN	T SERVICES						
Name of Employer	APEX FINANCIAL	HILCO	RECEIVABLES,	, LLC_					
How Long Employed	5 MONTHS	15 MO	NTHS						
Address of Employer	1120 LAKE COOK ROAD BUFFALO GROVE, IL 60089		AKE COOK ROA ALO GROVE, IL						
		\$ \$	2,660.22	\$ \$	2,143.44				
SUBTOTAL		\$	2,660.22	\$	2,143.44				
LESS PAYROLI a. Payroll taxes a b. Insurance c. Union dues d. Other (Specify e. Other (Specify	nd social security v: OASDI)	\$ \$ \$ \$ \$	252.84 43.24 152.54	\$ \$ \$ \$ \$	169.72 14.50 132.90				
SUBTOTAL OF	PAYROLL DEDUCTIONS	\$	448.62	\$	317.12				
	HLY TAKE HOME PAY	\$	2,211.60	\$	1,826.32				
Regular income from (attach detailed staten	operation of business or profession or farm	\$		\$					
Income from real pro	perty	\$		\$					
	e or support payments payable to the debtor			\$					
	of dependents listed above er government assistance	\$		\$					
(Specify:)		\$		\$					
Pension or retirement Other monthly incom		\$		\$					
		\$		\$					
TOTAL MONTHLY TOTAL COMBINED	INCOME MONTHLY INCOME \$ 4,037.92	\$	2,211.60	\$	1,826.32				

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

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Debtor (if known)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made biweekly, quarterly, semi-annually, or annually to show monthly rate.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. expenditures labeled "Spouse".	Complete a separate se	chedule of
Rent or home mortgage payment (include lot rented for mobile home) Are real estate taxes included? Yes No Is property insurance included? Yes No	\$	1,719.00
Utilities: Electric and heating fuel	\$	150.00
Cable	\$	30.00
Water and sewer	\$	
Telephone	\$	70.00
Other:	\$	
Home maintenance (repairs and upkeep)	\$	
Food	\$	500.00
Tobacco and Alcohol	\$	
Health and Beauty Products	\$	
Clothing	\$	200.00
Laundry and dry cleaning	\$	100.00
Medical and dental expenses	\$	300.00
Transportation (not including car payments)	\$	150.00
Recreation, clubs and extertainment, newspapers, magazines	\$	25.00
Charitable contributions	\$	
Automobile Repairs	\$	
School Tuition	\$	
School Related Expenses	\$	
Insurance (not deducted from wages or included in home mortgage payments)		
Homeowner's or renters	\$	100.00
Life	\$	60.00
Health	\$	
Auto	\$	62.00
Other:	\$	
Taxes (not deducted from wages or included in home mortgage payments)	\$	
Installment payments: (In chapter 12 or 13 cases, do not list payments to be included in the plan)		
Auto	\$	370.00
Other:	\$	
Other:	\$	
Alimony, maintenance, and support paid to others	\$	
Payments for support of additional dependents not living at your home	\$	
Day Care	\$	
Pet Care	\$	
Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	
Other:	\$	
TOTAL MONTHLY EXPENSES	\$	3,836.00

FORM 7. STATEMENT OF FINANCIAL AFFAIRS

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois, Eastern Division

In Re:	COHEN, MARCUS AND NANCY	Case No.
•	Debtor	(if known)
	STATEMENT	OF FINANCIAL AFFAIRS
info An i	rmation for both spouses is combined. If the case is filed rmation for both spouses whether or not a joint petition is	ses filing a joint petition may file a single statement on which the nder chapter 12 or chapter 13, a married debtor must furnish iled, unless the spouses are separated and a joint petition is not filed, partner, family farmer, or self-employed professional, should provide a activities as well as the individual's personal affairs.
is ne	Questions 1-18 are to be completed by all debtors. Debt plete Questions 19-25. If the answer to any question is "Needed for the answer to any question, use and attach a separate (if known), and the number of the question.	
		DEFINITIONS
prec or m	vidual debtor is "in business" for the purpose of this form	of this form if the debtor is a corporation or partnership. An f the debtor is or has been, within the two years immediately ng: an officer, director, managing executive, or owner of 5 percent rtner, other than a limited partner, of a partnership; a sole
perc	relatives; corporations of which the debtor is an officer, of	d to: relatives of the debtor; general partners of the debtor and irector, or person in control; officers, directors, and any owner of 5 debtor and their relatives; affiliates of the debtor and insiders of 101.
	1. Income from employment or operation of busing	ness
None	operation of the debtor's business from the beginning the gross amounts received during the two years implied has maintained, financial records on the basis of a fit the beginning and ending dates of the debtor's fiscal	received from employment, trade, or profession, or from of this calendar year to the date this case was commenced. State also rediately preceding this calendar year. (A debtor that maintains, or cal rather than a calendar year may report fiscal year income. Identify year.) If a joint petition is filed, state income for each spouse or chapter 13 must state income of both spouses whether or not a joint a joint petition is not filed.)
Amount	Source (if more th	nn one)
2005 - \$ 32,	735.00 YTD WAGES	

WAGES

WAGES

2004 - \$20,000.00

2003 - \$20,000.00

					COHEN, MARCUS LE
		C ⊉SGc05 ₹ 528 0£an fDGC	ությույ ուն գերայում և հայարում և հայարայում և հայարայո	ntered 10/13/05 16:47:17 ge 32 of 46	Desc Main
None	\boxtimes	of the debtor's business during If a joint petition is filed, state chapter 13 must state income	ne received by the debtor other that g the two years immediately precess income for each spouse separated for each spouse whether or not a j	an from employment, trade, profession, ding the commencement of this case. (ly. (Married debtors filing under chapt to the petition is filed, unless the spouses	Give particulars. ter 12 or
		and a joint petition is not filed			
Amou	nt		Source (if more than one)		
		3. Payments to creditors			
		3. Tayments to elections			
None	\boxtimes	\$600 to any creditor, made wi under chapter 12 or chapter 13	thin 90 days immediately precedi	r services, and other debts, aggregating ng the commencement of this case. (Mor or both spouses whether or not a joint)	farried debtors filing
Name	and A	Address of Creditor	Dates of Payments	Amount Paid	Amount Still Owing
			·		
None		creditors who are or were insi-	ders. (Married debtors filing unde	ing the commencement of this case to c er chapter 12 or chapter 13 must includ e spouses are separated and a joint peti	le payments by either
		Address of Creditor			
and Ro	elatio	nship to Debtor	Dates of Payment	Amount Paid	Amount Still Owing

4. Suits and administrative proceedings, executions, garnishments and attachments

None a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Caption of Suit and Case Number

Nature of Proceeding

Court or Agency
and Location

Status or Disposition

None		information concerning property of separated and a joint petition is no	encer Doctiment e. (M Rage le of either or both spouses whether o	36 r of il 46 under chapter 12	or chapter 13 must include
		ddress of Person for Whose berty was Seized	Date of Seizure	Description and	d Value of Property
		5. Repossessions, foreclosures a	and returns		
None		lieu of foreclosure or returned to t (Married debtors filing under chap	n repossessed by a creditor, sold at the seller, within one year immedia pter 12 or chapter 13 must include ition is filed, unless the spouses an Date of Repossession, Foreclosure Sale,	tely preceding the commence information concerning prop	ement of this case. erty of either or both
Name a	and A	ddress of Creditor or Seller	Transfer or Return	Description and	d Value of Property
None	\boxtimes	commencement of this case. (Ma either or both spouses whether or	ps operty for the benefit of creditors reprired debtors filing under chapter length a joint petition is filed, unless	2 or chapter 13 must include	any assignment by
Name a	and A	is not filed.) ddress of Assignee	Date of Assignment	Terms of Assig	nment or Settlement
None		immediately preceding the comm	en in the hands of a custodian, rece encement of this case. (Married de of either or both spouses whether of the filed)	ebtors filing under chapter 12	or chapter 13 must include
Name a	and A		Name and Location of Court Case Title and Number	Date of Order	Description and Value of Property

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None 🛚

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Relationship to Description and Name and Address of Person or Organization Debtor, if any Date of Gift Value of Gift

8. Losses

None X

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Description and Value of Property

Description of circumstances and, if loss was covered in whole or in part by insurance, give particulars

Date of Loss

9. Payments related to debt counseling or bankruptcy

None List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

Name and Address of Payee

Date of Payment, Name of Amount of Money or Description and Value of Property

Amount of Money or Description and Value of Property

JAMES POPE OCTOBER 2005 \$500.00 17W 220 22ND STREET

17W 220 22ND STREET SUITE 200 OAKBROOK TERRACE, IL 60181

OCTOBER 2005 \$500.00

DONALD J. COSLEY 1931 ROHLWING ROAD SUITE C ROLLING MEADOWS, IL 60008

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Date

List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Transferee, Relationship to Debtor

Describe Property Transferred and Value Received

11. Closed financial accounts

 \boxtimes None

None

 \boxtimes

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Institution

Type and Number of Account and Amount of Final Balance

Amount and Date of Sale or Closing

12. Safe deposit boxes

None \boxtimes

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the the spouses are separated and a joint petition is not filed.

Name and Address of Bank or Other Depository

Names and Addresses of those with Access to Box or Depository

Description of Contents

Date of Transfer or Surrender, if any

3/02 - 3/04

99 - 02

Case 455552802 Doc 1 Filed 10/13/05 Entered 10/13/05 16:47:17 Desc Main Page 36 of 46 Document List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days None X preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Name and Address of Creditor Date of Setoff Amount of Setoff 14. Property held for another person \boxtimes None List all property owned by another person that the debtor holds or controls. Name and Address of Owner Description and Value of Property Location of Property 15. Prior address of debtor None If the debtor has moved within the two years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse. Dates of Occupancy Address Name Used 1158 HOHLFELDER MARCUS COHEN AND NANCY COHEN 03/04 - 10/05

MARCUS COHEN AND NANCY COHEN

MARCUS COHEN AND NANCY COHEN

GLENCO, IL 60022

CLEARWATER, FL

STRATFORD

ST. JOSEPH, MI

13795 FEATHER SOUND CIRCLE

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None X

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the six-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

Name

17. Environmental information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None 🛛

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

Name and Address of
Site Name and Address
Governmental Unit
Date of Notice
Environmental Law

> Name and Address of Governmental Unit

Site Name and Address Governmental Unit Date of Notice Environmental Law

COHEN, MARCUS LEWIS Page 8 Case 05-52802 Doc 1 Filed 10/13/05 Entered 10/13/05 16:47:17 Desc Main respect to which the debtor is or was a party indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number. Name and Address of Governmental Unit Docket Number Status or Disposition 18. Nature, location and name of business a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the None businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the six-years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case. If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case. If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case. Name, Taxpayer I.D. Number, Address Nature of Business Beginning and Ending Dates

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as

Address

None

Name

defined in 11 U.S.C. § 101.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within the six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

		19. Books, records and financial statements	
None	\boxtimes	a. List all bookkeepers and accountants who within the six years immediately preceding the file case kept or supervised the keeping of books of account and records of the debtor.	ing of this bankruptcy
Name	and A	ddress	Dates Services Rendered
None		b. List all firms or individuals who within the two years immediately preceding the filing of the have audited the books of account and records, or prepared a financial statement of this debtor.	is bankruptcy case
Name	and A	ddress	Dates Services Rendered
None	\boxtimes	c. List all firms or individuals who at the time of the commencement of this case were in posse account and records of the debtor. If any of the books of account and records are not available,	
Name			Address
	_		
None	\bowtie	d. List all financial institutions, creditors and other parties, including mercantile and trade agen	cies, to whom a

financial statement was issued within the two years immediately preceding the commencement of this case by the debtor.

Date Issued

Name and Address

Nature and Percentage of Stock Ownership

		Document Page	40 of 46
None	\boxtimes	a. List the dates of the last two inventories taken of your property, t of each inventory, and the dollar amount and basis of each inventory	he name of the person who supervised the taking
Date of	Inver	tory Inventory Supervisor	Amount of Inventory (Specify cost, market or other basis)
None	\boxtimes	b. List the name and address of the person having possession of the reported in a., above.	records of each of the two inventories
Date of	Inver	tory Name and Address of Cus	todian of Inventory Records
None	\bowtie	21. Current Partners, Officers, Directors and Shareholdersa. If the debtor is a partnership, list the nature and percentage of partnership.	therebin interest of each member of the
None		partnership.	thership interest of each member of the
Name and	nd Ac	Idress Nature of Interest	Percentage of Interest
None	\boxtimes	b. If the debtor is a corporation, list all officers and directors of the or indirectly owns, controls, or holds 5 percent or more of the voting	

Title

Name and Address

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None	\boxtimes	a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.			
Name	and A	ddress	Date of Withdrawal		
None	\boxtimes	b. If the debtor is a corporation, list all officers within one year immediately preceding the com	or directors whose relationship with the corporation terminated mencement of this case.		
Name	and A	ddress T	tle Date of Termination		
		23. Withdrawals from a partnership or distr	ibutions by a corporation		
None	\boxtimes		list all withdrawals or distributions credited or given to an insider coans, stock redemptions, options exercised and any other perquisite during ment of this case.		
Name	and A	ddress of Recipient,	Amount of Money		
		24. Tax consolidation group			
None	\boxtimes		and federal taxpayer identification number of the parent corporation of any		
TOHE			e debtor has been a member at any time within the six-year period		
Name	of Par	ent Corporation	Taxpayer Identification Number		

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None 🛛

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within the six-year period immediately preceding the commencement of this case.

Name of Pension Fund

Taxpayer Identification Number

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I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any

[If completed by an individual or individual and spouse.]

attachments thereto and that they are true and correct.

10- 9-2005	/s/ Marcus Cohen		
Date	Signature of Debtor		
10- 9-2005	/s/ Nancy Cohen		
Date	Signature of Co-Debtor		
* * * * * * * [If completed on behalf of a partnership or corporation] I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct to the best of my knowledge, information and belief.			
Date	Signature		
	Print Name and Title		

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisionment for up to 5 years or both. 18 U.S.C. § 152 and 3571.

Date

Desc Main

Signature of Attorney

In re:

Debtor (if known)

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois, Eastern Division

STATEMENT

	Pursuant to Rule 2016(b)						
1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor(s) and that the compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with this bankruptcy case is as follows:							
	Prior Amo	egal services, I ha to the filing of the unt of filing fee in the Due	is statement	t I have received	1	\$ \$ \$ \$	1,200.00 300.00 209.00 300.00
2.	The source of the Debtor(s)	compensation pa	id to me wa	s: (Specify:)			
3.	 3. The source of the compensation to be paid to me is: Debtor(s)						
5.	the compensation, is attached. 5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including: Analysis of the debtor(s) financial situation, and rendering advice to the debtor(s) in determining whether to file a petition in bankruptcy under title 11 of the United States Code. Preparation and filing of any petition, schedules, statements, and plan which may be required. Representation of the debtor(s) at the meeting of creditors. Negotiation of reaffirmation or surrender of secured collateral.					cy case, including:	
6.	By agreement with	h the debtor(s), th	he above-di	sclosed fee does	not include the fo	ollowing services:	
rep	I certify to presentation of the		_	te statement of	TIFICATION any agreement or	arrangement for paymen	t to me for
	10- 9-2005					/s/ Donald J. Cosley	

Debtor

(if known)

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois, Eastern Division

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

1. I, the debtor, have filed a sche of the estate.	dule of assets and liabilities which includes	consumer debts secure	d by property	
2. My intention with respect to the	ne property of the estate which secures thos	e consumer debts are as	follows:	
A. Property To Be Surrend	ered			
Description of Property		Creditor's Nan	ne	
B. Property To Be Retaine	d			
	Creditor's Name MITSUBISHI CREDIT			Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
	ent with the court, or within such additiona			
I declare under penalty of perjury attachments thereto and that they a	that I have read the answers contained in that I have read the answers contained in the	ne foregoing statement o	of intentions and my	
10- 9-2005	10- 9-2005		/s/ Marcus Cohen	
Date		Signature	of Debtor	
10- 9-2005		/s/ Nanc	y Cohen	
Date		Signature o	f Co-Debtor	

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois, Eastern Division

In Re:	COHEN, MARCUS AND NANCY	Case No.					
_	Debtor	(if known)					
	VERIFICATION OF MAILING LIST						
	The Debtor(s) certifies that the attached mailing list (only one option may be selected per form):						
	is the first mail matri	x in this case.					
	adds entities not listed on previously filed mailing list(s).						
	changes or corrects name(s) and address(es) on previously filed mailing list(s).						
	deletes name(s) and a	address(es) on previously filed mailing list(s).					
	The above named Debtor(s) hereby verify that the attached list of creditors is true and correct.						
	10- 9-2005	/s/ Donald J. Cosley					
	Date	Signature of Attorney					
	/s/ Marcus Cohen	/s/ Nancy Cohen					

Signature of Debtor

Signature of Co-Debtor